DE 18 2011 SE

PTO-1449

U.S.DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO. SERIAL NO. 36287-00900 09/671,783

APPLICANT

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

 LARDY et al.

 FILING DATE
 GROUP ART UNIT

 September 27, 2000
 2164

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
83	5,692,233	11/1997	Garman		18C)	
	5,802,499	09/1998	Sampson et al.		W.	7
	5,812,988	09/1998	Sandretto			TON TON
	5,819,237	10/1998	Garman			FILING DATE IF APPROPRIATE OF THE PROPERTY OF
	5,819,238	10/1998	Fernholz			
	5,845,265	12/1998	Woolston	:		
	5,845,266	12/1998	Lupien et al.			
	5,852,811	12/1998	Atkins			
	5,884,286	03/1999	Daughtery, III			
	5,893,078	04/1999	Paulson			
	5,913,202	06/1999	Motoyama			
	5,926,800	07/1999	Baronowski et al.			
	5,940,810	08/1999	Traub et al.			
	5,946,667	08/1999	Tull, Jr. et al.			
	5,950,175	09/1999	Austin			
	5,950,176	09/1999	Keiser et al.			_
	5,950,177	09/1999	Lupien et al.			
	5,963,923	10/1999	Garber			
	5,970,479	10/1999	Shepherd			
	5,978,780	11/1999	Watson			
4	5,987,435	11/1999	Weiss et al.			

	_	
Sheet	~ ?)	of 2

HADE MARK		6,012,042	01/2000	Black et al.			
1		6,012,046	01/2000	Lupien et al.		C 200,	
		6,016,483	01/2000	Rickard et al.	Pech	Call	
		6,018,721	01/2000	Aziz et al.	10/0	100 200,	(
		6,018,722	01/2000	Ray et al.		110r 270n	
		6,021,397	02/2000	Jones et al.			
		6,021,398	02/2000	Ausubel			
		6,026,383	02/2000	Ausubel			
		6,058,379	05/2000	Odom et al.			
		6,061,662	05/2000	Makivic			
		6,076,072	06/2000	Libman			
		6,078,903	06/2000	Kealhofer			
		6,078,904	06/2000	Rebane			
		6,085,176	07/2000	Woolston			
		6,088,685	07/2000	Kiron et al.			
	\	6,092,056	07/2000	Tull, Jr. et al.			
	-	6,098,051	08/2000	Lupien et al.			
	$\bigvee \bot$						
EXAN	EXAMINER DATE CONSIDERED 13/03						

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE (Use several sheets if necessary)

Docket Number (Optional) 36287-00900 Applicant(s)

Application Number

To be Assigned

Lardy et al.

Filing Date **Group Art Unit** To be Assigned To be Assigned **U.S. PATENT DOCUMENTS** EXAMINER FILING DATE REF DOCUMENT NUMBER DATE NAME CLASS SUBCLASS INITIAL IF APPROPRIATE 6,092,056 07/18/00 Tull, Jr. et al. 6,078,904 06/20/00 Rebane 6,078,903 06/20/00 Kealhofer 6,067,533 05/23/00 McCauley et al. e 6,061,662 05/09/00 Makivic 6,058,377 05/02/00 Traub et al. 5,991,743 11/23/99 Irving et al. 03/16/99 5,884,287 **Edesess** FOREIGN PATENT DOCUMENTS Translation DATE DOCUMENT NUMBER COUNTRY CLASS SUBCLASS YES NO OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) Keenan et al. Historical Default Rates of Corporate Bond Issuers, 1920-1999. Moody's Investors Service, 1/00. Leland HE. Corporate Debt Value, Bond Covenants, And Optimal Capital Structure. J Finance. 09/01/94 **EXAMINER** DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE TATION

(Use several sheets if necessary)

Docket Number (Optional)	Application Number TBA		
36287-00900			
Applicant(s) Lardy et al.			
Filing Date	Group Art Unit		
ТВА	ТВА		

		TBA	ТВА
*EXAMINER	OTHER DOCUMENTS (Including Author, Title,	Date, Pertinent Pages, Etc.)	
INITIAL	Brand, Leo & Reza Bahar. Greater Risk Means Moi	re Defaults in 1999. Standard & Pool	r's, 2/00, 3-88.
23	Longstaff FA, Schwartz ES. A Simple Approach to V	Valuing Risky Fixed and Floating Ra	te Debt. J Finance. 07/01/95
93 EJ	Merton RC. On the Pricing of Corporate Debt: The	Risck Structure of Interest Rates. J	Finance. 03/01/74. 449-470.
			·
EXAMINER <		DATE CONSIDERED	

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.